Reach
our extensive readership of more than 1 million people with MS, their families and health professionals.

Connect
with Momentum readers in print and online.

Support
the National Multiple Sclerosis Society's vision of a world free of MS.

Brooke Pelczynski, diagnosed with MS in 2012
Welcome

Momentum, an 80-page quarterly magazine, is the largest publication focused on multiple sclerosis in the world with a circulation of 500,000 and an average issue readership of over 1 million.

About Momentum

• Momentum recipients include people affected by MS, physicians, nurses and allied health care providers, event fundraisers and donors to the National MS Society.
• Momentum provides reliable, comprehensive and timely information about all aspects of MS.
• Companion tools to Momentum include an interactive magazine app and website that reaches more than 166,000 visitors, up 35% YOY. Website page views exceed 305,000, up 30% YOY.

About the National MS Society

The National Multiple Sclerosis Society exists because there are people with MS. Our vision is a world free of MS. Everything we do is focused so that people affected by MS can live their best lives as we stop MS in its tracks, restore what has been lost and end MS forever.

Momentum’s Summer 2017 Website and App won an Award of Excellence in the category “Campaigns, Programs & Plans (Health & Medical)”

Momentum’s Winter 2018–2019 Website and App won an Award of Excellence in the category “Campaigns, Programs & Plans (Health & Medical)”

Momentum’s Winter 2018–2019 issue received a 2019 Finalist Award in the category “Nonprofit Publication”
Clarisa Walcott, 40, of Portland, Oregon, gets stressed every six months, when she’s scheduled to get her infusions of Rituxan, an intravenous drug used for the joint pain and swelling that she experiences with her multiple sclerosis. “Most of the time my MS is in the background, but when it’s close to infusion time, my anxiety goes up,” says Walcott, a mother of three. “All of my symptoms start flaring—the chronic pain in my feet, vibrations in my legs and general weakness. Anxiety is a real trigger for me.”

Life with MS is almost like having two diseases: the MS itself and the stress of getting care for the disease. “One of the things stress does is create anxiety, which can lead to depression, and that makes people with MS feel like they’re having a relapse, whether they are or not,” says Emily Riser, MD, medical director of the Tanner Center for MS in Birmingham, Alabama. “We don’t have all the evidence, but we do know that as with any other chronic disease, like heart disease and diabetes, stress leads to more symptoms and more visits to the doctor.”

Here are some of the top stressors for people with MS, how to recognize their impact on symptoms and strategies to help cope with stress.

**Defining stress**
Stress originally meant the chemical fight or flight reaction that prepares the body to face danger, but today it can be the result of anything that causes psychological tension—whether it’s a new symptom, a new medication or navigating the complex world of insurance.

**Causes of stress**
MS is unpredictable. That’s the top stressor, according to Rosalind Kalb, PhD, a clinical psychologist who has counseled people with MS for 35 years. “If we could tell people what is going to happen next week with their disease, they could manage it. It’s the not knowing that causes the most stress and anxiety.”

Jessica Oler, 31, of San Francisco, says that when she was diagnosed in 2012, “there was fear, there was depression, there was suicide stuff.” Walcott wakes up every day “wondering if something else is going to happen today with my MS,” and some days she cries about it.

Many symptoms are invisible to the world—and to your health care team. “Unless you tell your doctor, he or she can’t tell if you’re in a lot of pain, if you’re not sleeping at night, if you’re struggling at work because of cognitive issues,” Kalb says. “Then you leave the appointment with a renewal for your disease-modifying therapy (DMT), but you don’t know how to deal with your day-to-day symptoms.” Not treating those less-visible symptoms can lead to more stress.

Before attorney Laurie Lee, 71, retired from her law firm in Portland, Oregon, she occasionally had trouble talking and finding words. Her ability to prepare written analyses to clients was impaired, and she developed facial tics because of overwhelming stress. Now when she’s stressed, she still has trouble tracking and talking and then becomes irritable because she has two children, harvesting two labs and having two dogs.

Who is reading Momentum?
Our most recent readership survey revealed:

- **76%** of our audience is female
- **84%** of recipients have MS
- **84%** of Momentum’s audience is 35 years and older
- **67%** of Momentum readers read most issues or every issue
- **55%** have been diagnosed 11 years or longer
- **51%** have kept an article or issue after reading Momentum
What is multiple sclerosis?

Multiple sclerosis is an unpredictable, often disabling disease of the central nervous system that disrupts the flow of information within the brain, and between the brain and body. Symptoms vary from person to person and range from numbness and tingling, to walking difficulties, fatigue, dizziness, pain, depression, blindness and paralysis.

MS affects more than 2.3 million people worldwide. Read more at nationalmssociety.org/what-is-MS.

Why advertise in Momentum?

Momentum connects people affected by MS to the resources and information they need to live their best lives and offers access to the most sophisticated, best informed and engaged audience that takes action as a result of what they read. The magazine provides the most proactive and comprehensive information about MS, and offers advertisers a targeted pipeline to reach key decision makers and influencers in the MS community.

What exactly does a healthy diet look like?

A healthy diet is based on a variety of fruits and vegetables, whole grains, lean protein sources and low-fat dairy. It is rich in vitamins, minerals and fiber, and low in saturated and trans fats.

Fruits and vegetables supply important vitamins and minerals—including antioxidants that can prevent or delay some types of cell damage.

Whole grains provide fiber, which promotes gut and heart health. Smart choices include whole-grain bread, brown rice, oatmeal and quinoa.

Include protein-rich nuts, chia seeds and flax seeds in your diet. Although they are high in fat, most of it is monounsaturated and polyunsaturated fat, which is associated with good cardiovascular health.

Good sources of healthy fat are olive oil and oily fish like mackerel, lake trout, herring, sardines, tuna, halibut, grouper and salmon, which are chock-full of omega-3s.

Fruits and vegetables: 1/2 plate

Whole grains: 1/4 plate

Protein: 1/4 plate

Added sugar—in desserts, beverages, etc.—has been linked to obesity, heart disease, diabetes, cancer, tooth decay and inflammation.

Added sugar

Refined grains like white rice, white bread and baked pastries have been stripped of their fiber and many of their vitamins, making them void of nutrition.

Refined grains

Red meat is high in saturated fat, which raises your cholesterol and may lead to heart disease. Avoid processed meats like hot dogs and sausages.

Processed meats

There is no evidence that gluten causes MS, but some studies have shown that people with MS report gluten intolerance in greater numbers than the general population.

Gluten

A balanced diet also includes lean protein sources and low-fat dairy.

Lactose-free, reduced-fat dairy products are a great source of calcium and vitamin D. Try milk, nonfat and low-fat yogurt, and nonfat cheese.

Lactose-free, reduced-fat dairy products

A serving of fish or shellfish is 3 to 4 ounces—about the size of a deck of cards. Eat two or three servings per week.

Seafood

What exactly does a healthy diet look like?

What to eat

What to avoid

Healthy fats

Non-starchy vegetables

Fruits and vegetables

Whole grains

Nuts and seeds

Beans

Healthy fats

Refined grains

Red meat

Processed meats

Gluten

Added sugar

Lactose-free, reduced-fat dairy products

Seafood

Layers of health—fruits, vegetables, whole grains, lean protein sources and low-fat dairy.
2020 Momentum editorial features

The award-winning magazine includes in-depth stories about people living with MS, expert opinions from MS specialists, and reports on current events, MS advocacy and recent advances in MS research. Features fall into these categories:

**Thrive**
Deep dives into wellness, symptom management, social matters and employment issues, with a focus on strategies that enable people with MS—as well as their families and caregivers—to live their best lives.

**Connect**
Building, growing and maintaining relationships—both personal and professional—in a life with MS.

**Solve**
The latest scientific research, discoveries and findings about MS, and how they’re improving people’s lives.

**Impact**
Spotlight on the MS movement in action; helps to raise awareness, support and funds. Profiles of people and organizations that have touched lives within the MS community.

Kellen Prouse, diagnosed with MS in 2010, and his wife, Meghann

Finding funding for a truly novel idea can be difficult. Granting agencies want to know two important things before seriously considering whether to fund a proposal for multiple sclerosis research. First, does the investigator already have a good track record in MS research? And second, is the proposed study likely to succeed, which means the investigator must provide data or a published study to support the proposal? Agencies want to make sure that their investments have a high likelihood of producing useful results.

But how does an investigator get that very first grant to test a new idea and get the first bit of data? The National Multiple Sclerosis Society funds high-risk pilot grants to quickly test novel ideas and allow researchers to gather preliminary data so they can apply for longer-term funding.

Maximizing every dollar
“The Society wants to fund a variety of research, whether it be training or large or small research grants, to maximize every dollar, and to have part of its research portfolio available to take high-risk ‘moon shots,’” says Claude Schofield, PhD, director of discovery research for the Society. “Our one-year, $40,000 pilot grants allow us to fund this type of research and see if an idea has potential.”

“The high-risk pilot grant is a very popular funding mechanism with our researchers,” Schofield says. “This gives them seed money to test out novel ideas and see if they will develop into a larger project. It attracts researchers who are already in the MS field as well as new investigators at the beginning of their careers, for whom this may be the very first grant. It also attracts experienced investigators from other related research fields who have an idea that may translate into MS research.”

Here are three pilot projects with promising results that led to larger Society grants.

Pilot projects focus on cutting-edge, innovative MS research.

by Mary E. King, PhD

The Society wants to fund a variety of research, whether it be training or large or small research grants, to maximize every dollar, and to have part of its research portfolio available to take high-risk ‘moon shots.”

—CLAUDE SCHOFIELD, PHD

ILLUSTRATION BY ROY SCOTT

Contact: Amy Lawrence | National MS Society | Tel: 303-698-6100 x15204 | Amy.Lawrence@nmss.org
Dawnia Baynes, diagnosed with MS in 2006

In the know
Practical tips for managing finances, home life, health, nutrition and fitness.

Fired up
First-person narratives from people with MS, raising their voices about an issue, challenge or event meaningful to them.

This is me
Reader-submitted stories and art designed to inspire, entertain and uplift.

It's not always easy, but I'm grateful for everything I can do.
by Linda S. Bridges

I was diagnosed with multiple sclerosis in 2001 at age 45. The second relapse came after a long period of feeling fine. It was a hot spell in the Northeast, where I live. Perhaps seven or eight years before those two exacerbations, I went to a neurologist because of numbness in my pelvic region. After I had an MRI and spinal tap, the doctor told me that I might have MS, but that the symptoms would probably disappear. And he said, "Don't lose any sleep over it." After the two relapses, I was in the neurologist's office, awaiting results from my latest tests. I was sitting next to a woman about my age, in a wheelchair, bone thin, who told me, "That's what I have." Looking at her, I thought, "That is what will happen to me." Shortly after my diagnosis, I ran into an acquaintance. He introduced me to his wife, Mary, and asked if I was OK. I told them about my MS diagnosis. Mary said very little, but shortly after the encounter, they came into my place of work. Mary told me that she, too, had MS, and that it changed her life. Here was another woman—my age, walking and talking—who gave me hope. Mary had never told anyone about her diagnosis and was amazed that I was so open about it. She gave me her neurologist's name (and oh, what a positive change), and introduced me to another woman who was about 10 years older than I was. We had tea, and her advice was life-changing—and life-saving. "Keep doing everything you are doing," she told me. "Walk your dog, hike, keep doing the work you are doing, keep doing your yoga. Don't stop." That advice may well have changed the course of my life and my disease. Yoga may also have saved me. Not to mention the love, total support and encouragement of friends. I have participated in both a local Walk MS and Bike MS. That was harder! I walked four miles yesterday.

My attitude, too, has been shaped by watching friends with brain cancer, breast cancer, and many other diseases and ailments. I am alive, I am cognizant of my life, I can read, do yoga, walk miles, and I am alive! My experience is not every woman's or every person's. Part of it may be pure luck, part may be attitude, part may be medication. I use a needle for injections and hate it, but do not dare not to. I am lucky, blessed and so very grateful to be living and independent. Machu Picchu is on my agenda. I refuse to stop, and I will keep walking, talking and driving people crazy!

Linda S. Bridges lives in Scarborough, Maine.

Learn from others how they embraced their MS. Start or join a conversation on MSconnection.org.

Care to comment? Email us at editor@nmss.org.
## Print ads

### Print deadlines

<table>
<thead>
<tr>
<th>Issue Date</th>
<th>Ships</th>
<th>Space Close</th>
<th>Materials Due</th>
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<tr>
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<tr>
<td>Summer 2020</td>
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<td>3/12/20</td>
<td>4/21/20</td>
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<tr>
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<td>Winter 2020–2021</td>
<td>Early December 2020</td>
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### Print rates

#### Four Color Ad Rates

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<td>$10,944</td>
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<td>1/4 Page</td>
<td>$8,758</td>
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#### Black & White Ad Rates

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<tr>
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<td>1/3 Page</td>
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<td>$7,982</td>
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<td>1/4 Page</td>
<td>$6,663</td>
<td>$6,311</td>
<td>$6,094</td>
<td>$5,735</td>
</tr>
</tbody>
</table>

Custom inserts and other options are available. See page 11 for details.

Frequency discounts apply to multiple issues and/or total ad insertions in a calendar year.

15% agency discount to recognized agencies only.
Print specs

Trim Size: 8” x 10.5”  
Bleed: 0.125”  
Safety from Trim: minimum 0.25”

Binding: Saddle stitched  
Live area: All type must be 0.25” from the final trim, and a minimum of 0.125” from the gutter

Print Ad Sizes Dimensions
Two-Page Spread (bleed) 16.25” x 10.75”
Two-Page Spread (non-bleed) 15” x 9.5”
Full Page (bleed) 8.25” x 10.75”
Full Page (non-bleed) 7” x 9.5”
1/2 Page Horizontal (non-bleed) 7” x 4.5”
1/3 Page Vertical (non-bleed) 2.25” x 9.5”
1/4 Page Vertical (non-bleed) 3.4375” x 4.5”

Acceptable file format

Please supply a hi-res print-ready PDF/X-1a file.
Resolution must be minimum 300 dpi.
Crop marks and color bars should be outside printable area (0.125” offset).
Only one ad page per PDF document.
View specifications at swop.org or adobe.com (search on PDF/X compliance).
All fonts must be outlined or embedded.

Send all proofs to:
Amy Lawrence
National MS Society
900 South Broadway, 2nd Floor
Denver, CO 80209
Tel: 303-698-6100 x15204
Amy.Lawrence@nmss.org

Proofs

A COLOR PROOF PRINTED AT 100%  
WITH REGISTRATION MARKS AND  
COLOR BARS MUST ACCOMPANY ALL  
NEW COLOR ADS. For contact color:  
Kodak approval. FinalProof, Match/Print  
or other SWOP-certified color proof.
View specifications online at swop.org.
The publisher will not be held responsible  
for color running incorrectly if a color  
proof is not submitted by the advertiser.
Failure to follow these guidelines may  
require additional time and charges and/  
or sacrifice reproduction predictability.

Submitting print files

Ad Portal (SendMyAd): PDF ONLY.  
Photoshop files saved as PDFs are acceptable, but must  
be set to bleed size. When uploading, select the size for  
Photoshop PDFs.

All print creative must be submitted through SendMyAd.
1. Go to momentummagazine.sendmyad.com and create  
an account if you’re a new user. If there are multiple  
members on your team, please be sure to use the SAME  
company name and address (and enter it in the exact  
same way) in order to have your accounts properly  
linked. For example, all users should enter “ABC  
Company.” Anyone using “Abc Co.” will not be  
recognized as a user within the same company.
2. Under Actions choose “SendMyAd.”
3. Choose Momentum from the Publication drop-down  
menu.
4. Choose the size of the ad and the issue it’s going into.
5. Choose your file and upload.
SendMyAd will preflight your file and issue any warnings.  
If there are warnings, you can fix the file and upload a  
revised file. If there are no warnings, approve the ad and  
you’re done!
If you are unable to use our ad portal system (SendMyAd),  
please contact the Production Manager at LKlepitch@  
gideliivers.com for further instructions.

Print specs

Color

Color ads must use CMYK process color format only.
All colors must be converted to CMYK process color format.
No RGB, LAB, Pantone or Spot colors will be accepted.

Ink density not to exceed 300%.
Black text 12 pt. or smaller—black only.  
(C=0%, M=0%, Y=0%,  
K=100%)  
The publisher is not responsible for the final reproductive quality of  
any materials provided that do not meet the defined specifications  
of the publication.

Are you a small business interested in our Marketplace advertising options?  
Contact Amy Lawrence at Tel: 303-698-6100 x15204 or Amy.Lawrence@nmss.org.

Proofs

A COLOR PROOF PRINTED AT 100%  
WITH REGISTRATION MARKS AND  
COLOR BARS MUST ACCOMPANY ALL  
NEW COLOR ADS. For contact color:  
Kodak approval. FinalProof, Match/Print  
or other SWOP-certified color proof.
View specifications online at swop.org.
The publisher will not be held responsible  
for color running incorrectly if a color  
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Failure to follow these guidelines may  
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or sacrifice reproduction predictability.
Digital ads

Reach Momentum’s engaged audience online

nationalMSociety.org/Momentum and the Momentum app are updated quarterly with the latest magazine content and exclusive online features.

Momentum readers take action online.

55% of readers report having visited suggested sites when accessing articles online

Web deadlines

All website ads must be submitted five business days prior to the intended start date and are subject to approval.

<table>
<thead>
<tr>
<th>Monthly Website Ad Rates</th>
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</thead>
<tbody>
<tr>
<td>Campaign duration</td>
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<tr>
<td>leaderboard (Run-of-Site, Rotating)</td>
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<tr>
<td>Skyscraper (Rotating)</td>
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<tr>
<td>Square (Rotating)</td>
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<tr>
<td>Mobile Rectangle Top (Run-of-Site, Rotating)</td>
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<tr>
<td>Mobile Rectangle Bottom (Run-of-Site, Rotating)</td>
</tr>
<tr>
<td>Video</td>
</tr>
</tbody>
</table>

20% premium charged for rich media banner ads. Online rates are net (no additional agency discount provided).

Contact Amy Lawrence for packaged website rates.

Nearly 306,000 page views annually

More than 666,000 ad impressions annually

App deadlines

<table>
<thead>
<tr>
<th>Issue Date</th>
<th>Space Close</th>
<th>Materials Due</th>
<th>Live Dates</th>
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<td>Summer 2020</td>
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<tr>
<td>Fall 2020</td>
<td>7/23/20</td>
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Quarterly App Ad Rates

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<tbody>
<tr>
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<td>$2,163</td>
<td>$1,854</td>
<td>$1,545</td>
</tr>
</tbody>
</table>

Print ads are replicated for the app version of Momentum magazine. An advertiser may also submit app-specific ad materials (specifications available upon request). All new, replacement and app-specific ad materials must be received by the Digital Materials Due date. Additions or replacements after the deadline will be subject to page replacement fees, or the omission of your ad. The app is accessed through the Apple iTunes and Google Play stores.
Website specs

nationalMSsociety.org/Momentum is updated quarterly with the latest magazine content and exclusive online features.

Online ads are only served in the continental United States.

<table>
<thead>
<tr>
<th>Ad Size</th>
<th>LEADERBOARD</th>
<th>SKYSCRAPER</th>
<th>SQUARE</th>
<th>VIDEO</th>
<th>MOBILE RECTANGLE</th>
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<td>:30 seconds</td>
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</tr>
</tbody>
</table>

**Video advertising requirements**

Aspect ratio: 16:9
Video size: 90 seconds
Video poster size: 300 x 150 px
Max length: 90 seconds
Video poster format: .jpg, .png, .gif
No larger than 40 KB
Video format: .mov or .mp4

Playback and audio on click only. No autoplay. No looping.

Video can be hosted by Momentum magazine or hosted by the advertiser. If your video is self-hosted, you must provide the direct source link.

**Submitting digital files**

Email ads to production manager at LKlepitch@glcdelivers.com.

Acceptable file format

All web images must be 72 dpi

File types: .jpg, .png, .gif

Color format: RGB or indexed

Click tags OK

Banner, video and mobile ads are designed to work across all modern browsers, but display support will vary across networks and firewall configurations. Banners and mobile ads are served using Google Ad Manager and may be blocked by some networks from view.
More opportunities

Make a bigger impact
Momentum offers new ways to help your brand stand out from the crowd. Get noticed by our highly targeted audience of people with MS, their families, caregivers, physicians and researchers.

- **2-Page Cover Tip and Sticky Note**: Make your message the first thing readers see.
- **Gatefolds**: Gain three pages of advertising space inside the cover or in the center of the magazine.
- **Inserts and Blow-in Cards**: Capture your audience with an impact piece.

Integrated marketing
We will work with you to customize an integrated marketing plan to enhance your company’s brand recognition. Integrated packages are an affordable way to gain maximum exposure and to help you effectively target new customers.

Bundled packages are available. Contact Amy Lawrence at Amy.Lawrence@nmss.org or 303-698-6100 x15204 for details.
Advertising guidelines

All full color ads must be labeled “ADVERTISEMENT.” The exception is for B&W Patient ISI/Safety Information pages. The word ADVERTISEMENT must be in 14 pt Helvetica Bold typeface, ALL CAPS, in black or drop-out white. The Society reserves the right to correct ads that do not comply with this guideline by placing the word ADVERTISEMENT over the ad at the publisher’s discretion.

Examples of type style, size and placement:
“ADVERTISEMENT”
in Helvetica Bold, 14 pt font
On a white/light background.

On a colored background or image.

- All production charges are net and non-commissionable to advertising agencies.
- All new advertisements are reviewed by all parties the Society deems necessary to ensure that the ad is consistent with our guidelines. If an advertisement does not meet these guidelines, the advertiser will have the opportunity to make revision(s) prior to the closing date.
- Ads that could potentially be confusing to a reader by inferring a direct relationship, affiliation, endorsement or offering by the National MS Society, will be rejected.
- Advertisements from pharmaceutical companies must conform to all FDA regulations.
- All prescription and over-the-counter medications, food products, vitamins, special diets, medical devices and assistive aids promoting specific health benefits for people with MS will only be accepted if claims made in the ad can be substantiated by specific clinical data from a reputable institution.
- We do not accept ads for medical tourism.
- All print publications, DVDs, CDs and programs incorporating any of the above must be reviewed by the Society to ensure accuracy and safety to our readers.

Momentum will not accept ads for participation in clinical trials. The Society will review all requests to recruit volunteers through our website and support study recruitment at our discretion. Inquiries should be directed to the Research & Clinical Programs office.
- Momentum magazine is mailed according to the United States Postal Regulations and adheres to all requirements for Nonprofit Mail Status. This status places restrictions on advertisers from whom we can accept ad submissions. Any advertising that is considered in the categories listed below should be carefully checked with the USPS and Nonprofit Mail guidelines, as these conditions must be fully met prior to consideration by Momentum magazine for inclusion in publication advertising.
- Credit, debit, charge card or similar financial organization
- Insurance policies/providers
- Travel companies/providers

Terms and conditions

These conditions apply to all advertisements, insertion orders, drafts and mock-ups submitted to the National MS Society (“Publisher”) for publication in the print edition or a digital application edition of Momentum.

Advertiser responsibility

It is the responsibility of Advertiser and its agency to check the correctness of their advertisement when submitting their files through SendMyAd. Publisher assumes no responsibility for running wrong creative versions or for errors appearing in advertisements, including incorrect page order of the advertisement, submissions that do not contain an updated corporate logo and/or other errors found in Advertiser’s submission.

Should the Publisher’s contracted printing company make an error related to Advertiser’s order during printing and/or production, Publisher shall not be liable and Advertiser must work directly with the printing company to reach a resolution.

Publisher approval

All contents of advertisements are subject to Publisher’s approval. Publisher reserves the right to reject or cancel any advertising copy, which it deems objectionable, misleading, not in the best interests of the reader, or contrary to Federal and State regulations, whether or not the ad had previously been accepted and/or published. Publisher further reserves the right to reject or cancel any advertisement, insertion order, space reservation or position commitment at any time without giving cause. Publisher reserves the right to insert the word “advertisement” above any copy. Ad units that run on a two-page spread that are less than a full page must have the label “ADVERTISEMENT” on each page specifically in accordance with the requirements.

Advertiser warranty

Advertiser and its agency assume liability for all content of advertisements published by Publisher. Advertiser and its agency warrant that: (1) it has all the necessary rights in the advertisement, including acquiring necessary intellectual property rights for the advertisement; (2) the advertisement does not violate any applicable law or regulation; and
(3) the advertisement does not violate or infringe upon any third-party right in any manner or contain any material or information that is defamatory, libelous, slanderous, that violates any person’s right of publicity, privacy or personality, or may otherwise result in any tort, injury, damage or harm to any person. Advertiser and its agency acknowledge that Publisher is relying on the foregoing warranties.

**Liability**

To the full extent permitted by law, Publisher is not liable for any loss or damage, whether direct or indirect, including consequential loss or any loss of profits, punitive damages or similar loss, in contract or tort or otherwise, relating to the advertisement or this agreement for any cause whatsoever, whether due to Publisher’s negligence, breach of contract, breach of warranty, or any other claim in law or equity. Under no circumstances shall Publisher’s liability exceed the invoiced price allocable to the specific portion of the work that gave rise to the liability.

Publisher is not liable for any error in the advertisement or any failure of the advertisement to appear for any cause whatsoever. Advertiser and its agency agree to defend, indemnify and hold Publisher harmless against any expense or loss relating to any claims arising out of publication or breach of any Advertiser Warranty.

**Advertisement positioning and placement**

Positioning of advertisements is at the sole discretion of Publisher. Publisher does not guarantee any positioning requests or separation from other advertisers. A position guarantee is only permissible when a premium position is purchased (i.e., covers, gatefolds, center spread ads and onsert/insert placements).

**Cancellation policy**

- Cancellations for print advertising schedules must be received in writing three (3) weeks prior to the stated materials due date.
- Cancellations for online advertising schedules must be received in writing thirty (30) days prior to the stated materials due date.

The Advertiser and its agency are responsible for the full cost of the space reserved for any late cancellations, whether or not the Publisher repeats an advertisement. If an Advertiser cancels an order that has discounts in addition to available frequency rates, the Advertiser shall pay the Publisher the difference between the frequency rate and the actual rate paid for all advertisements already published under the order.

**Premium position cancellations**

All premium positions (cover #2, #3 and #4, inserts, onserts, polybags, center spread ad units and gatefolds) must be canceled in writing sixty (60) days prior to the future issue ad space stated deadline.

The Publisher reserves the right to use an advertisement from a previous issue for any cancellations received after the stated deadline as outlined in the Cancellation Policy at full cost.

**Agreed-upon rate**

Rates agreed to in a signed Insertion Order shall not change so long as the Advertiser provides creative consistent with the signed Insertion Order. If the Advertiser changes the creative (e.g. adds color pages that were quoted as black and white), the Advertiser is liable for the additional cost associated with the changes based on the Publisher’s current rate card. Advertiser must alert the Publisher at least thirty (30) days prior to the materials deadline that a change to the creative version is being requested.

**Payment**

Payment is due in full immediately upon receipt of the invoice. Publisher reserves the right to discontinue future advertisements if Advertiser or its agency fail to pay an invoice within 30 days after issuance. Advertiser and its agency are liable for the full cost of any advertisements not printed because of non-payment. At its discretion, Publisher may charge interest at the rate of 18% per year for all invoices not paid after 30 days.

**Miscellaneous**

This agreement shall be governed by and construed in accordance with the laws of the State of Colorado. Any civil action or proceeding arising out of or related to this agreement shall be brought in the courts of record of the State of Colorado. Each advertiser and its agency consents to the jurisdiction of such courts.

Conditions other than rates are subject to change by Publisher without notice. Publisher is not bound by any conditions other than those set forth here. Publisher is not bound by conditions printed or appearing on insertion orders or copy instructions that conflict with the provisions set forth here.